



# Ballinasloe Credit Union

Telephone: 090-9643179 or Fax: 090-9643511 – www.ballinasloecreditunion.ie – E-mail: info@ballinasloecreditunion.ie

## LOAN APPLICATION FORM

### 1. PERSONAL DETAILS

Name  Member Number

Home Address

Work Address

Home Phone  Work Phone  Mobile  Email

Marital Status - please tick  Single  Married  Widowed  Separated/Divorced  Co-habiting

Number of family members financially dependent on you  List dependents ages

### 2. LOAN DETAILS

Amount required €   new separate loan  top up loan *Please tick*

**Warning: if you are topping up an existing loan, you may need to increase your repayments or increase the term of the new loan on this application.**

Reason for the loan  Loan term  year(s)

Proposed Total repayments (to cover new and existing loans) €

Please tick box  Weekly  Fortnightly  Monthly

Amount of Shares you propose to pledge against the loan €

### 3 EMPLOYMENT DETAILS

Occupation  Name of employer

Length of service with current employer  years  months

Employment status  Permanent  Contract  Retired  Apprentice

Contract expiry date  /  /

Apprenticeship expiry date  /  /

### FINANCIAL DETAILS

Income	Gross PA	Take Home Pay	Weekly	Fortnightly	Monthly
Basic Salary / Pension	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basic other salary	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Welfare payments	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional Allowances	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/Partner basic salary pension	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### 4 FINANCIAL DETAILS (Spouse/Partner if applicable)

Employment Status *Please tick as appropriate*  Permanent  Contract Contract expiry date

Other household income €  please specify

Investment/savings **other than BCU** €  please specify

Outgoings	Repayment amount	Balance outstanding	Frequency	Please tick
Mortgage on family home	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
<i>Is mortgage repayment temporarily reduced?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No (if Yes, please supply written agreement from your bank)				
Mortgage on 2nd property	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
<i>Is mortgage repayment temporarily reduced?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No (if Yes, please supply written agreement from your bank)				
Rent	€ <input type="text"/>		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
Car Loan	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
Credit Card	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
Childminding fees	€ <input type="text"/>		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
Other loans (not including BCU)	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
Other expenditure (Please specify)	€ <input type="text"/>	€ <input type="text"/>	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	

Any other information that you feel may be of benefit to your application

#### 5 DECLARATION Consent to use and disclosure/Data Protection Acts 1988 and 2003:

I warrant and confirm that the information given here is in all aspects true and complete. I understand that it's being used to determine my credit responsibility. I declare that I am not indebted to any other credit union, bank, building society or loan agency as a borrower or a guarantor, except as stated above. The statements made herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief. I confirm that I have the financial means to repay this loan and that it will be used for the purpose stated overleaf. I confirm that I understand that my pledged shares will be held as security for this loan. I authorise Ballinasloe Credit Union to make whatever enquiries are deemed necessary to process this application. I understand this involves the use of Credit Bureau or Credit reference agencies.

Sign here

Signature  Date

#### ICB Consent

I authorise Ballinasloe Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches) from/to Irish Credit Bureau (ICB), to record details of any transaction which may result from this application with ICB and for ICB to record, retain and disclose to its members details of such searches for a period of 5 years. I am aware that the loan information is retained by ICB for a period of 5 years from the date of repayment in full/closure of an account. I consent to any such application being processed, recorded and retained by ICB.

Sign here

Signature  Date

#### 6 DECLARATION OF SPOUSE/PARTNER (to be completed where spouse/partners income documents are being provided)

I authorise Ballinasloe Credit Union to process and retain data provided by me in respect of this application, to seek and provide credit references (searches) from/to Irish Credit Bureau (ICB), to record details of any transaction which may result from this application with ICB and for ICB to record, retain and disclose to its members details of such searches for a period of 5 years. I am aware that the loan information is retained by ICB for a period of 5 years from the date of repayment in full/closure of an account. I consent to any such application being processed, recorded and retained by ICB.

Sign here

(if applicable)

Signature  Date

#### 7 Checklist the following documents are required in support of your application

- Proof of ID  Proof of address  Proof of PPS (if not previously supplied)  
 One recent payslip  Bank account statement for the previous 3 months  
 Credit card statement  other loan statements

The Credit Union reserves the right to request further documents in certain circumstances

- 8 Repayment Protection Insurance**  I/we wish to avail of Repayment Protection Insurance  
 I/we do not wish to avail of Repayment Protection Insurance

**Ballinasloe Credit Union (Our Lady of Lourdes) Ltd** is regulated by the **Central Bank of Ireland**.